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Factors Influencing the Intention to Use GrabPay Among Malaysians

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ABSTRACT

This research study is about Malaysians view and their intention to use GrabPay. There are four variables selected in this research: perceived usefulness, perceived ease of use, perceived security, and social influence. A total of 100 questionnaires were distributed online to the respondents, and the data were analyzed using SPSS software. Through research, we found that these four variables are positively associated with the intention to use GrabPay among Malaysians. To conclude, it is believed that Malaysian's intention to use E-Wallet is gradually increasing. Thus, GrabPay needs to pay more attention to its security system, expand its service coverage, and make some optimization and simplifications on its application to strengthen its future status.

Keywords: Factors, GrabPay, Intention to Use, Malaysians

INTRODUCTION

Nowadays, technology is gradually advancing. Technology innovation has dramatically reshaped people's lifestyles, especially in finance, such as how people make payments and transfer money (Hassan, Shukur, & Hasan, 2021). The appearance of E-Wallet, which resulted from rapid development in financial technology, has directly changed the payment systems around the world. E-Wallet is a kind of prepaid account that permits consumers to save their money inside the application and use it to conduct payments via a mobile phone (The Economic Times, 2021). The feature of the E-Wallet is like credit and debit cards. However, E-Wallet requires users to connect with their bank account to perform their transaction activities or reload the E-Wallet balance for future financial transactions (Edeh et al., 2021; The economic Times, 2021). By using E-Wallet, users can conduct their financial transactions in many marketplaces and merchants, pay for groceries, utility bills, mobile credit, insurance, transportation tickets, and transfer funds to others within a few seconds.

In recent years, the appearance of the E-Wallet has influenced many countries' choices to use it as part of their daily financial transactions (Hassan et al., 2021). For instance, China is one of the countries that became the first cashless society in the world, driven by the growth of dominant financial technology platforms such as Alipay and WeChat Pay (McGregor, 2021). In many cities in China, without using mobile wallets, it will be difficult for people to make a payment for groceries, transportation, and even meals (McGregor, 2021).

In Malaysia, E-Wallet is still in the infancy stage (Yap & Ng, 2019). There are several E-Wallet applications available in the Malaysian markets, such as GrabPay, MAE, Boost, BigPay, Razer Pay, WeChat pay, Shopee Pay, PayPal, Touch' n go eWallet, and many more (Edeh et al., 2021; Oh, 2018). Besides, Malaysia is also one of the countries with a larger number of E-Wallet providers. According to Teo, Law, & Koo, (2020), Malaysia has approximately 40 E-Wallet service providers that serve 32 million population. However, even though Malaysia has many E-Wallet services, E-Wallet still does not serve as the primary payment method among Malaysians (Sabli, Pforditen, Supian, Azmi, & Solihin, 2021). This situation occurs because Malaysians still prefer to use their money, credit card, and debit card as their mainstream payment options (Teo et al., 2020; Lew, TanLoh, Hew, & Ooi, 2020).

To move forward as a cashless society, the Malaysian government has collaborated with the three largest E-Wallet companies (GrabPay, Boost, and Touch ‘n Go eWallet) to offer several E-Wallet incentive programs to the public as a means to accelerate the usage of E-Wallet among Malaysians (Teo et al., 2020). For instance, the Malaysian government was giving out a one-off RM 30 and RM 50 to encourage Malaysians to use E-Wallet during the e-Tunai Rakyat Campaign conducted on January 15 2020 and e-Penjana Campaign conducted on July 31 2020 (Oppotus, 2020). Besides, the emergence of the Covid-19 outbreaks and the Movement Control Order (MCO) directly hastened the development of non-cash transactions and shifted the consumers toward contactless payment methods rather than cash to prevent virus transmission (Ismail, 2021). As a result, this situation causes the E-Wallet transactions in Malaysia is gradually increasing year by year. According to BNM Annual Report (2020, p.49), the E-Wallet transaction has shown a growth rate of about 131% in 2020, from 0.3 billion in 2019 to 0.6 billion in 2020.

Grab Holding Inc., as known as Grab, is a large technology operation founded by Anthony Tan and Tan Hooi Ling originally established in Malaysia and then moved its

headquarter to Singapore (Widyatama et al., 2020). They launched Grab company in 2012 with provided online taxi-booking services, as known as MyTeksi in Malaysia (Samu, 2021). After that, in 2016, the operation was rebranded as "Grab", which intends to encompass all the company's services, such as online taxi-booking services (GrabCar), GrabExpress, and so on (Lim, 2016). Aside from GrabCar, Grab company also has expanded its platform and services by introducing GrabFood, GrabMart, GrabInsure, and more. As a result, diversified services have driven the company's annual revenue to increase year by year. For instance, Grab's revenue has achieved a growth trend up to 132%, from $77 million in the 2nd quarter of 2020 to $180 million in the 2nd quarter of 2021 (Grab, 2021).

However, the progress of Grab company continues to increase from year to year. Grab expanded its business and service coverage by penetrating the foreign market, especially in Southeast Asian countries, such as Cambodia, Myanmar, Thailand, and Vietnam (Alison & Bray, 2021). In November 2016, Grab company launched GrabPay in Singapore and Indonesia (Grab, 2016). The emergence of GrabPay has gradually introduced Malaysians to a contactless payment method. This situation led Grab company to release the GrabPay e-wallet in Malaysia in 2018 to meet users' daily needs (Grab, 2019). The introduction of GrabPay provides convenience for users to pay for daily services, such as in-store purchases, rides, credit transfers, and payment for GrabFood delivery. As a result, this situation has led GrabPay to dominate the Malaysia E-Wallet market from the 3rd quarter of 2018 until the last quarter of 2019 (Ming, Jais, Wen, & Zaidi, 2020). Besides, GrabPay has also been recognized and honored as the best e-wallet app at the Malaysian e-Payment Excellence Awards in 2019 by Payments Network Malaysia (PayNet) (Grab, 2019).

In this research paper, we focused on GrabPay as it has served as one of the preferred e-Wallets among Malaysians (Birruntha, 2019; Edeh et al., 2021). Thus, this research paper investigates the respondents' perspectives and defines the factors that influenced the intention to use GrabPay among Malaysians.

LITERATURE REVIEW

The intention to use in this research is the user's attitude, intention, or behavior when using the E-Wallet service, such as GrabPay. To acquire a deeper understanding of Malaysians' intention to use GrabPay, the Technology Acceptance Model (TAM) was applied in this research. This model is a useful approach that has been commonly used to describe how the user responds to the emergence of advanced technology (Teo et al., 2020). The TAM model generally contains two essential components: perceived usefulness and perceived ease of use, to gauge users' perspective on a particular technology (Davis, 1989; Teo et al., 2020). In this research, we expanded this model with two more components: social influence and perceived security, to investigate and assess the intention to use GrabPay among Malaysians (see Figure 1).

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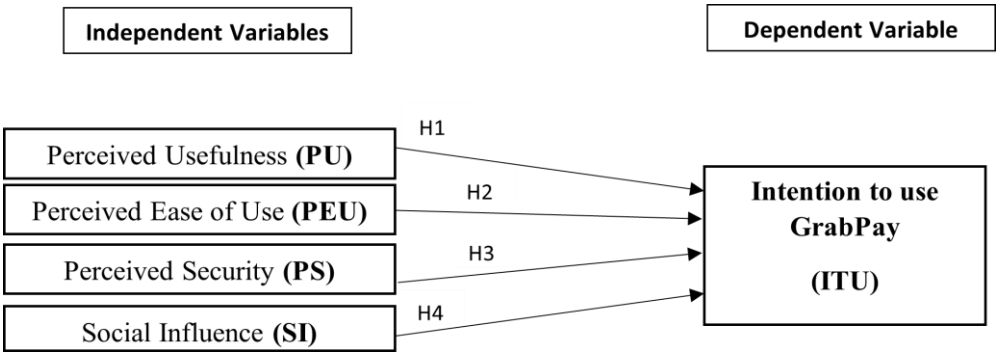

Figure 1. Research Framework

Perceived Usefulness

Perceived usefulness is how users believe that utilizing a specific technology will support them to execute their work better and improve their daily life routine (Davis, 1989). Perceived usefulness can also be stated as the user's expectation that information technology will improve performance (Leonard, 2016). In the context of mobile payments, people are more concerned about the usefulness of the E-Wallet payment services, especially the use of GrabPay (Hashim et al., 2020). Many previous studies have concluded that perceived usefulness substantially affected the user's intention to use mobile payments, such as mobile wallets as well as E-Wallet (Alaeddin, Altounjy, Zainudin, & Kamarudin, 2018; Alswaigh & Aloud, 2021; Chandra et al., 2018; Lew et al., 2020; Liu & Tai, 2016; Ming et al., 2020; Nguyen & Huynh, 2018; Shin, 2009; Trivedi, 2016; Wong & Mo, 2019; Yang, Mamun, Mohiuddin, Nawi, & Zainol, 2021). Moreover, perceived usefulness also occupies a role in influencing consumers' loyalty levels towards the desire to adopt E-Wallet systems (Cheng, Phou, & Phuong, 2018; Teo et al., 2020). In short, when an application's perceived usefulness is strong, it will lead to a good usage relationship that users will adopt again. Thus, the hypothesis is formed as below:

H1: Perceived usefulness is positively related to intention to use GrabPay.

Perceived Ease of Use

Perceived ease of use can refer to the user's perception that utilizing new technology will be easy, simple, and without requiring any effort (Davis, 1989; Leonard, 2016). In this study, technology is referred to as the E-Wallet. Nowadays, most users doubt whether modern technology, such as E-Wallet, is simple to use, not difficult to learn, and understandable (Liu & Tai, 2016). Thus, we can see from this situation that consumers prefer to use applications that will simplify their daily affairs, especially in online transactions. For example, consumers will have a higher intention to take advantage of the e-service system, such as E-Wallet services, if they feel that the app is direct and without complication (Liu & Tai 2016). Many past studies have found that perceived ease of use will be significantly affected the user's attitudes to use E-Wallet services (e.g., Alaeddin et al., 2018; Alswaigh & Aloud, 2021; Chandra et al., 2018; Lew et al., 2020; Liu & Tai, 2016; Ming et al., 2020; Nguyen & Huynh, 2018; Shin, 2009; Trivedi, 2016; Wong & Mo, 2019; Yang et al., 2021). As a result, this situation has led E-Wallet companies to pay more attention and focus on their service dimensions, such as quick responses, attentiveness, and ease of use, to increase overall service quality and consumer satisfaction (Raval & Bhatt, 2020). In short, it can be said that ease of use is an automation element that rests as a principal part of technology. Thus, this research comes up with ease of use as one of the roots affecting Malaysian's intention to use GrabPay. The hypothesis is formed as below:

H2: Perceived ease of use is positively related to intention to use GrabPay.

Perceived Security

Perceived security can be stated as how an individual feels that the smartphone would be risk-free for doing financial transactions (Leonard, 2016). Perceived security can also be stated as the level to which the consumer trusts that using the E-Wallet application for financial transactions would be safe and secure (Shin, 2009). E-wallet applications, such as GrabPay, usually record many of their users' sensitive information, such as personal demographic data, debit and credit card information, phone number, home address, etc. Thus, this situation will raise people's worry about the security system of the electronic wallet database. Besides, people will also have security concerns about their sensitive information being viewed or manipulated by other people when their account is being hacked or their mobile device is lost or stolen (Alswaigh & Aloud, 2021; Wong & Mo, 2019). Cheong, Cheol, and Hwang (2002) investigated the constraints of mobile payment usage and summarized that the most common reason for rejection to use is lack of security. In the context of perceived security and intention to use E-Wallet, a significant relationship between both variables has been widely confirmed as per studies (e.g., Alswaigh & Aloud, 2021; Bhatt, Ajmera, & Nayak, 2021; Nag & Gilitwala, 2019; Teo et al., 2020; Shin, 2009; Wong & Mo, 2019). Thus, we believe that perceived security would significantly influence users' intention to use GrabPay, and the hypothesis is built as below:

H3: Perceived security is positively related to the intention to use GrabPay.

Social Influence

Social influence can be described as the extent to which a personal belief and choice to utilize a new system because others feel it is significant (Venkatesh et al., 2003). Social influence may come from various sources, including spouses, friends, family, or organization members (Teo et al., 2020). In today's modern society, using new technology and staying current is a must, and the adoption of new technology for daily operations is driven by social influence (Nag & Gilitwala, 2019; Venkatesh, 2000). Besides, people in the modern world also rely heavily on technologies, such as computers, smartphones, social media, and the internet (Teoh et al., 2020). Thus, it would have a higher probability that users will be influenced by others who are close to them when adopting new technology, such as E-Wallet (Teoh et al., 2020). Moreover, social influence is also crucial in manipulating users' mindsets about using new technology (Chaouali, Yahia, & Souiden, 2016; Yang et al., 2021). Many prior empirical studies have discovered that social influence can influence users' willingness to use E-Wallet services (Bhatt et al., 2021; Nag & Gilitwala, 2019; Teo et al., 2020; Teoh et al., 2020; Yang et al., 2021). Thus, it can be stated that social influence is positively related to users' willingness to use Grabpay. As such:

H4: Social influence is positively related to the intention to use GrabPay.

RESEARCH METHOD

The primary method to collect data for Malaysians' perceptions of GrabPay is through surveys. We conducted a survey and distributed the questionnaire to our respondents using Google Forms and shared it via social networking platforms, such as Telegram, Facebook, and WhatsApp. The total number of questionnaires distributed was 100; thus, the sample size of this study is 100 respondents. Also, we gathered secondary data for our introduction and literature review from various sources, such as websites, newspapers, the annual report from the Central Bank of Malaysia (BNM), articles, journals, and past research studies related to e-wallets, mobile wallet, and digital wallet.

Thus, these data and information will help us identify the issues and the trend of e-wallets worldwide to gain more insight into this research study.

The questionnaire consisted of two parts. The first part of the questionnaire contained nine questions. Five questions were used to collect the respondent's demographic profile, such as monthly income level, race, status, age, and gender. Another four questions were used to collect information about the purpose, frequency, and experience of using GrabPay and how respondents knew about it. In the second part of the questionnaire, there are four questions about the dependent variable and 17 questions about independent variables. Respondents were required to rate their opinion and perspective on each question using the 7-point Likert Scale. The 7-Point Linkert Scare is the most accurate measurement scale, and it would be precise enough for the researcher to capture the respondent's feelings (Khandelwal, 2021). Table 1 presents the contents of our questionnaires.

Table 1. Research Questions

Variables	Statements
Perceived Usefulness (Sources: Vy, 2019; Lee, 2009)	1. Using Grabpay is quite helpful in supporting my payment activities.
	2. I find that using GrabPay would make it easier for me and enable me to carry out my tasks more quickly.
	3. I think using GrabPay will save my time.
	4. Using GrabPay is the trend of the modern lifestyle.
	5. GrabPay would be a convenient way to manage my money.
Perceived Ease of Use (Sources: Vy, 2019; Lee, 2009; Gefen & Straub, 2000)	1. Learning to use the GrabPay would be easy for me.
	2. Interacting with GrabPay does not require a lot of my mental effort.
	3. Interacting with GrabPay is clear and understandable.
	4. The application of GrabPay is user-friendly and easy to understand.
	5. The payment procedures of GrabPay is simple to me.
Perceived Security (Sources: Voronenko, 2018; Razif et al.,2020)	1. I would feel secure using my debit or credit card information through the GrabPay application.
	2. I believe the GrabPay platform is secure.
	3. I would be entirely comfortable providing sensitive information about myself on the GrabPay application.
	4. I believe that any financial transaction conducted through GrabPay is secure and private.
Social Influence (Sources: Vy, 2019)	1. I use GrabPay because the people around me also use it.
	2. My family members and my friends influence my intention to use GrabPay.
	3. The social media and advertisements on the internet affected my intention to use GrabPay.
Intention to Use (Sources: Persada et al., 2021; Voronenko, 2018)	1. I will always try to use GrabPay for in-store transactions and online transactions in my daily life.
	2. I intend to use GrabPay for my payment in the future.

	3. I plan to continue using GrabPay more frequently in my daily life.
	4. I will suggest others to use GrabPay for purchasing things.

The respondents were required to rate their opinion and perspective on each question by using the 7-point Likert Scale of 1 (strongly disagree) to 7 (strongly agree).

RESULTS

Table 2 summarizes the respondent's demographic details. Based on the result, most respondents were female (67%) and aged between 21 to 29 (59%). In terms of race, 63% were Chinese, followed by Malay (25%), Indian (11%), and Others (1%). Most respondents were students (63%), followed by employed (31%), and unemployed (6%). A total of 57% of the respondents reported their monthly income level was less than RM1,500.

Table 2. Summary of Respondent's Demography (*N*=100)

	Frequency	**Percentage (%)**
Gender		
Female	67	67
Male	33	33
Age		
20 years old and below	22	22
21-29 years old	59	59
30-39 years old	8	8
40-49 years old	5	5
50 years old and above	6	6
Race		
Chinese	63	63
Indian	11	11
Malay	25	25
Others	1	1
Status		
Employed	31	31
Student	63	63
Unemployed	6	6
Monthly Income Level		
Less than RM1500	57	57
RM1500-RM2500	30	30
RM2500-RM3500	9	9
Above RM3500	4	4

Table 3 below summarizes respondents' experience in using GrabPay. Most of the respondents use GrabPay 3 to 5 times per week. 34% of the respondents have experience in using GrabPay that is less than 6 months. In terms of purpose in using GrabPay and how did they know about GrabPay, the respondents are allowed to choose more than one for respectively. The survey shows that most of the respondents use GrabPay to pay for GrabFood delivery (26.67%), followed by online purchase (22.08%),

and pay for GrabCar (17.08%). Besides, most of the respondents heard about GrabPay from the Internet, followed by social media.

Table 3. Summary of Customer's Experience in Using GrabPay (N=100)

	Frequency	Percentage (%)
The purpose of using the GrabPay		
In-store purchase	34	14.17
Online purchase	53	22.08
Pay for GrabFood delivery	64	26.67
Purchase prepaid top-up	23	9.58
Credit transfer	25	10.42
Pay for GrabCar	41	17.08
Frequency used for GrabPay per week		
None	11	11
1-2 times	33	33
3-5 times	39	39
6-10 times	9	9
Over 10 times	8	8
Experience in using GrabPay		
Less than 3 months	10	10
Less than 6 months	34	34
Less than 1 year	28	28
More than 1 year	28	28
Where did you hear about GrabPay?		
Recommendations from friend/colleague/ family	34	19.32
TV, Newspaper, Magazine	33	18.75
The Internet	57	32.39
Social Media	49	27.84
This is the first time I heard about this App	3	1.70

Table 4. Descriptive Statistics, Cronbach's Coefficients Alpha, and Zero-order Correlations of All Study Variables

Variables	1	2	3	4	5
1.Perceived Usefulness (PU)	**0.869**				
2.Perceived Ease of Use (PEU)	.682**	**0.849**			
3.Perceived Security (PS)	.271**	.163	**0.731**		
4.Social Influence (SI)	.069	-.053	.275**	**0.785**	
5.Intention to Use (ITU)	.507**	.451**	.513**	.388**	**0.833**
Mean	5.556	5.663	5.410	5.533	5.425
Standard Deviation	.887	.849	.789	1.013	.930
No. of Items	5	4	4	3	4

Note: *N = 100; *p < .05, **p < .01, ***p <. 001.Diagonal entries indicate Cronbach's coefficients alpha.*

Based on Table 4, there has been one item from perceived ease of use: "Learning to use the GrabPay would be easy for me." was deleted to improve overall reliability in this

model. As can be seen, the coefficients alpha of these five variables ranged between 0.731 and 0.869. Thus, the reliability for these variables is acceptable as the coefficients' alpha value exceeds 0.7 (Nunnally, 1978). Besides, based on the result, we can see that these four independent variables are correlated with intention to use. However, several independent variables are not associated with one another, such as perceived security with perceived ease of use, and social influence with perceived ease of use and perceived usefulness. Besides, the mean value for all variables is between 5.410 to 5.556, which indicates that the majority of respondents' answers fell between slightly agree and agree.

Table 5. Multiple Regression Analysis Results

R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson	Sig.
.716	.513	.492	.663	1.803	.000

Table 5 indicates that the R-value is 0.716, indicating a positive correlation; as the independent variable increases, the dependent variable will also increase. Moreover, the R Square of this model is 0.513, which means that these independent variables may explain 51.3% of the variance in the intention to use. Still, the remaining 48.7% cannot be explained by these variables. Besides, the p-value in this research is 0.000, which is less than the significance level, p<0.05, indicating that those four independent variables, which are perceived usefulness, perceived ease of use, perceived security, and social influence have a positive relationship to the intention to use (ITU).

Table 6. Regression Analysis and Hypothesis Testing

Hypothesis		Standardized Beta	p-value	Result
H1	Perceived Usefulness **>** Intention to Use	.216	.034*	Accepted
H2	Perceived Ease of Use **>** Intention to Use	.266	.008*	Accepted
H3	Perceived Security **>** Intention to Use	.329	.000***	Accepted
H4	Social Influence **>** Intention to Use	.296	.000***	Accepted

Note: ** p < 0.05; ** p < 0.01; *** p <0.001.*

DISCUSSION

Table 6 concluded the regression analysis and hypothesis results in this research study. According to the result, we can conclude that the four independent variables have a statistically significant relationship to Malaysian's intention to use GrabPay. This result is similar to previous research such as Nag & Gilitwala (2019) and Bhatt et al. (2021), who found that perceived usefulness, perceived ease of use, perceived security, and social influence are significantly associated with user's intention to adopt E-Wallet. Moreover, we also have discovered that perceived security is the most dominant factor that affects Malaysian's intention to use GrabPay because it has the highest standardized beta (0.329), followed by social influence (0.296), perceived ease of use (0.266), and perceived usefulness (0.216).

Firstly, the relationship between perceived usefulness was positively correlated and significantly associated with intention to use with the standardized beta of 0.216 and the p-value of 0.034. Also, the p-value for perceived ease of use is 0.008, which is less than the significance level, p<0.05, indicating that perceived ease of use is statistically associated with the intention to use. Furthermore, the relationship between perceived

ease of use also shows a positive correlation with the intention to use, with a standardized beta of 0.266. As a result, H1 and H2 are accepted, and we can conclude that perceived usefulness and perceived ease of use are positively related to the intention to use GrabPay among Malaysians. The result in this research study is in line with Ming et al. (2020), Yang et al. (2021), Shin (2009), Alswaigh & Aloud (2021), Nguyen & Huynh (2017), Liu & Tai (2016), Chandra et al. (2018), Trivedi (2016), Lew et al. (2020), Alaeddin et al. (2018), and Wong & Mo (2019), contending that consumer's intention to use mobile payments such as mobile wallet, E-Wallet, and digital wallet was directly influenced by perceived usefulness and perceived ease of use.

Therefore, it is suggested that the company expand its service coverage by providing incentives to the merchants to attract them to use GrabPay services in their marketplace. For example, Grab may collaborate with the merchants by providing some short-term cashback promotions to customers who use GrabPay when making a payment at their stores. As a result, this situation will directly attract the user's attention to using Grabpay. Besides, the company also may expand its services in other places, such as wet markets, night markets, food trucks, and so on, so that users will have more opportunities to use GrabPay, thereby increasing users' intentions. In terms of the result of perceived ease of use, if the layout of the Grabpay application is easy to use and effective, this may be anticipated to increase Malaysians' perceived ease of use and willingness to use Grabpay. Therefore, for the successful development of Grabpay, the company designer should ensure that the system is indeed easy to use by making some optimizations and simplifications to its application to make it easier to understand and user-friendly, especially for those who are not familiar with electronic payments.

Besides, the connection between perceived security and intention to use is significant because the p-value for perceived security is 0.000, which is less than the significance level, $p < 0.05$. The standardized beta for the perceived security is 0.329, which indicates that perceived security is positively correlated to the intention to use. As a result, H3 is accepted, and we conclude that perceived security is positively related to the intention to use GrabPay among Malaysians. This result corroborates Teo et al. (2020), Shin (2009), Alswaigh & Aloud (2021), and Wong & Mo (2019), which concluded that perceived security has a positive impact on user willingness to use the mobile wallet. Thus, the E-Wallet providers are required to offer a safe environment and atmosphere to the consumer when they are using E-Wallet to conduct a transaction. For instance, the company may hire more IT experts to rebuild, encrypt, and reinforce its database security system and firewall to monitor, regulate, and protect the users' sensitive information against being hacked or stolen by someone. The user will feel protected and begin to trust the E-Wallet system when they use it to perform financial transactions.

Lastly, social influence is an essential element that influences users' intention to use electronic wallets. According to our research results, the standardized beta of social influence is 0.296, indicating that social influence is positively correlated with intention to use. The p-value of social influence was 0.000, $P < 0.05$. As a result, H4 is accepted. This concludes that social influence is positively related to the intention to use GrabPay among Malaysians. This result is in line with Teo et al. (2020), Yang et al. (2021), and Teoh et al. (2020), underlining that social influence has a positive effect on user willingness to adopt the E-Wallet.

According to the findings from our survey, more users know GrabPay through the Internet (32.39%) and social media (27.84%), which shows that the influence of the Internet and social media is huge. Therefore, it is suggested that the company should focus on the Internet and social media for the publicity and advertising of e-wallet. At the

same time, to make e-wallets more popular, companies can also create an image of trust through advertising and conduct several promotion activities such as cashback promotions and discount vouchers to attract new users and maintain their existing users.

CONCLUSION

According to the study, we conclude that the four independent variables, which are social influence, perceived ease of use, perceived security, and perceived usefulness, are positively related to the intention to use GrabPay among Malaysians. GrabPay company or other E-wallet companies could use the result of this research to develop their business plan and strategy for their current stage or in the future. In conclusion, it is believed that Malaysian's intention to use E-Wallet is gradually increasing. Thus, GrabPay needs to pay more attention to the security system on its database and firewall. Also, GrabPay can expand its services coverage by collaborating with more merchants by conducting several cashback events to grab the user's attention to use GrabPay. In addition, GrabPay needs to do some optimizations and simplifications on its application and layout to make the application easier to understand and user-friendly, especially for those who are not familiar with the electronic wallet, and further strengthen its future status.

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